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SERMON LXVI.

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THE HAPPY FAMILY.

MATTHEW, x. 13.—*And if the house be worthy, let your peace come upon it.*

This is among the directions which our Lord gave to his disciples, when he sent them forth to preach the gospel. On entering any village or town, they were to inquire for a worthy family ; and if, after the customary salutations, they found it worthy ; that is, kindly disposed to them, and willing to receive the instructions they were commissioned to communicate ; they were not only to *abide* in that house, but to “let their *peace*,” that is, the peace of the gospel, “come upon it.” We have no particular account of any of the families thus visited, and taught, and blessed by the ministers of Jesus ; but we feel assured, that their condition was most happy, for “the *peace* of God, which passeth all understanding,” was with them.

No association of beings on earth, can be more interesting, than that denominated “a family.” There are found the tenderest sympathies and the most endearing relations. There, the painter finds objects for the most touching exhibitions of his art ; and there, the poet is inspired with the sweetest melody of song. And if there be a human being, unaffected by the nameless endearments of domestic life, he must have a heart naturally incapable of exquisite emotion, or chilled and hardened by the bad influence of the world. But alas ! when we come closely to examine even *this*, I had almost said, the only sanctuary of earthly bliss, we find, that sin has entered to poison its joys and to mar its loveliness ; we find, that the family, like the individual, must be sanctified—must experience the purifying influences of religion—must come into possession of the *peace* of the gospel—before it becomes an object

on which God, or angels, or holy men can look with complacency. There may sometimes, it is true, be much that is amiable, where nothing is displayed but the *natural affections*, drawn forth in their native simplicity, or regulated by the forms of refined education. But compared with the *Christian virtues*, shedding their heavenly influence over the family circle, all this loveliness of nature is as the inanimate picture, compared with the living, *thinking*, and acting original. The body may be fair and well proportioned, but the soul—the living image of God—is wanting.

The Son of God came down from heaven to restore the *beauty of holiness to the family*, as well as to the individual, and to the larger community. And his religion is the only power which *can* restore it—the only power which can secure in the domestic circle, unmingled truth, and love unfeigned—the only power which can give *reality* and *permanency* to its virtues, and secure to it the abiding presence of God.

My present design is to illustrate the transcendent importance of this religion, by presenting some of the leading characteristics of *the family which is governed by its influence*.

1. Contemplate the general aim of its arrangements. The individuals who constitute the religious family, have learned in the school of Christ, that this world is not their home, and that the objects of this world, however splendid or attractive, are not their chief good. They see with an eye of faith, beyond these transitory scenes, an “inheritance incorruptible and unfading.” They behold it as their own ; and expect soon to have it in actual possession. Of course, while they faithfully discharge the duties springing from family relation, it is in reference to their Christian vocation, and to the loftier purposes of their being. The regulations which they establish, the plans which they form, the pursuits which they engage in, are all made subservient to the same great object. The spirituality of the individuals is not lost, but habitually cherished and heightened, in their social intercourse. While the blessings of domestic life are duly appreciated, the soul continually stretches onward to its more enduring inheritance. And in this respect, who does not see the immense difference between the worldly and the religious family ? The worldly family is formed only for present convenience, or comfort, and is intent only on present acquisitions. Its chief solicitude is to increase its treasures and secure its respectability for time. Its arrangements, and its modes of thinking and acting are all adapted merely to the attainment of some earthly temporary good. There may be decency, there may be refinement, there may be much that is attractive, but you look in vain for any evidence that Religion is the presiding Divinity, or that heaven is the chief object of desire. You see not the domestic altar ; you hear not the voice of prayer. The great interests of eternity, if not

wholly forgotten, are regarded only as objects of secondary consideration.

I do not say, that none of this worldliness displays itself in the religious family ; but there, the leading aims and purposes of life are infinitely more lofty than any objects of this world. There, God is acknowledged and enjoyed as a present Deity ; and there, it is made a serious object of life to possess a treasure in the heavens, when this earth is burnt up. There you see the power of religion in every-day concerns—in their *subser-*
vency, if I may so express it, to the *spiritual*, as well as temporal welfare of the immortal beings who compose the family.

2. Contemplate the religious family, in what may be denominated its department of education. I here suppose, what is generally true, that children and young persons are forming their characters under its influence. Of course, so long as Christianity is enthroned in the hearts of the elder members, their best efforts will be exerted to train up the younger, in the nurture and admonition of the Lord. The very principles which made them Christians, their sense of accountableness to God, their estimate of the immortal soul, their knowledge of its sinfulness and consequent exposure to misery, and their own experience of the power of the gospel, will constrain them to be faithful. How is it possible for those who feel as pilgrims on the earth, and whose best treasures are in heaven, to see their own offspring sinfully inclined and exposed to ruin, without being far more solicitous for their *eternal*, than their temporal interests ? How is it possible that they should not continually watch over them, as the responsible guardians of their immortal souls ? It is *not* possible. No ; in proportion as religion pervades the head or elder members of the family, their youthful charge will be commended to God with tears and prayers. They will be led to the fountains of life—to those sacred scriptures, which are *able to make wise unto salvation*. They will be made familiar with the history, the instructions, and the example of Jesus. They will be taught that they are sinners, and need pardon through the blood of Christ,—that they are rational and immortal beings,—that life, and reason, and opportunity are given them for higher purposes than to gratify appetite, or waste their time in idleness, or to accumulate such treasures merely as perish with the using.

Indeed, there is, perhaps, no one thing, in which the truly religious family departs more widely from others, than in the impressions which it communicates to childhood and youth. In general, it must be confessed, the whole tendency of the education which is given, the example and the instructions, are adapted to the formation of worldly views and expectations only. The child lives and breathes in a worldly atmosphere—every thing about him conspires to impress on his mind, that to be qualified for business, to be rich, and to make a figure in the world, constitute the

great ends of his existence. But it is not, and *cannot* be thus, where the serious resolution prevails, *As for me and my house we will serve the Lord.* No; a far different direction is given to education. Amidst earthly pursuits, God, religion, and eternity are so far from being forgotten, that they are insisted on as objects of paramount importance. The tender mind is formed and moulded, if I may so express it, under the influence of Christian truth. It is early taught, *not to love the world nor the things of the world*, but to seek an infinitely better and more enduring substance.

3. Contemplate the religious family, in its *every-day pursuits*; in its *ordinary* habits and dispositions. For the very reason that it is a religious family, acting in conformity to the precepts of the gospel, there, of course, must be *industry* in some useful calling. For to be *diligent in business*, it will be recollect, is enjoined as one of the Christian duties. The constitution of our nature requires it; and the soul can never be healthful or vigorous without it. Besides, the Christian is taught to consider *time* as one of the most important of his talents; and he sees sufficient motives for the faithful improvement of it: he *feels* that he has always something to do in promoting his own salvation, or the happiness of those with whom he is connected. But so long as the Christian *individual* is under obligation to be usefully employed, the Christian *family*, surely, must feel itself to be under the same obligation.

And as industry, or a proper improvement of time, is a uniform characteristic of the religious family, so also is *sobriety*. This virtue, in a sense not incompatible with a cheerful spirit, necessarily results from the religion of Christ, understood and felt in all its solemn reality. So long as the family is influenced by the *instructions* and the *example* of Jesus; so long there will be a sober pursuit of this world; so long will moderation appear in all its earthly plans and expectations. The desire of wealth or fame, which naturally springs up in the soul, will be checked by the recollection, that the Christian's home is in heaven. And by like considerations the tendency to all excessive indulgence of appetite or passion will be restrained.

Especially will religion guard and protect the sanctuary of domestic life from that desolating sin, the habitual use of intoxicating liquor. No individual, and no family, with any proper sense of God, of the worth of the soul, or of Christian obligation, will voluntarily descend from the rank of rational and immortal beings, for the sake of so sordid a gratification. No; rest assured, in that lovely circle, where the pure religion of Jesus reigns, the inebriating cup is not permitted to circulate. For how is it possible, that purity and pollution, that spirituality and sensuality should exist together? I repeat it then, the religious family is, and of

necessity must be, free from the pollution, and from all the destructive influence of ardent spirit.

I may add, too, the religious family, united together by *Christian*, as well as *kindred* ties, disciplined in the school of Christ, breathing the atmosphere of that gospel which is emphatically *peace on earth and good will towards men*, is of course cemented by *love*. All is harmony and peace within its sacred enclosure. Animated by one and the same divine principle, and traveling the same road to Zion, the members of such a family take sweet council together, and are helpers of each other's joy. The all-pervading influence of religion softens the natural asperities of the temper, harmonizes discordant feelings and interests, and secures that delightful intercourse, that happy co-operation, which makes the Christian circle an emblem of heaven. Ah, who that has participated in these pure joys, could ever sigh again for the gayer and more turbulent scenes of life?

Thus the religious family, engaged in useful occupation, sober in its habits, and united in affection, passes on from day to day, if not an object of interest to the slaves of fashion, yet an object, surely, on which God looks with complacency; for *there* he sees rational beings, rationally employed; there he hears the voice of prayer and thanksgiving from hearts united to his throne, and penetrated with a deep and abiding sense of his goodness.

4. Let us next contemplate the religious family, amid the sacred employments of the Sabbath. Of course the day is regarded as sacred; for God has said, "*Remember the Sabbath day to keep it holy.*" Nor is the day *unwelcome* to those who know the happiness of living near to God. Far otherwise. No season is so precious to them—none so much desired, as this sacred emblem of Heaven's rest. As the sacred day, therefore, approaches, the family, such as I have described, cheerfully lets go the world, to be in readiness for more spiritual employments. The last hours of the week are not burdened with excessive cares and labors, so that the Sabbath must be employed in mere bodily rest; but there is a gradual withdrawing from the world, a gentle transition from the bustle and fatigues of the week, to the hours which God has consecrated. The blest morning comes. A sacred stillness now pervades the family circle; not the stillness of apathy and sloth, but of solemn reflection—of heavenly thought—thought of Him who created the world with all its grandeur and beauty—of Him, too, who died for the world's redemption. The morning devotions ended, the Bible, or some pious book still engages the attention. The younger members are instructed; or, a part, are treasuring in memory those lessons of heavenly truth, which are to be repeated in the sabbath school. And when the "church-going bell" invites, you see hoary age, and manly vigor, and buoyant youth,

and helpless infancy, together leaving home for the house of God. No slight cause ever detains them from that sacred place. For, while God enjoins, "not to forsake the assembling of themselves together," it is also seen, that the practice contributes to the order and well-being of the family. It makes the Sabbath to them a day of interest and improvement, while to others, who waste its sacred hours in sleep or idleness, it becomes a day, of all others, the most irksome. Thus, in secret or public devotion, in the study of the Scriptures, in pious converse, and in meditation on the wonderful works of their Creator and Redeemer, are passed the sacred hours of *that* family, which enjoys the "peace of God."

5. Let us next contemplate the religious family, in its seasons of prosperity, and its seasons of adversity : for, as the wise man has declared, *God hath set the one over against the other.* In *prosperity*, the family, such as I have described, still remembers God—still *acknowledges* him as the source of its blessings—still perseveres in his service, thankful for the good which he bestows, and mindful that he who gave, has always a right to take away. The smiles of Providence and the abundance of earthly blessings, are not regarded here as a warrant for the presumptuous exultation, "*Soul, thou hast much goods laid up for many years, eat, drink, and be merry.*" The favors of Heaven are not here made an argument for extravagance, or for reposing on the lap of ease. But it is remembered, that "to whom much is given, of them also will much be required :" and while the religious family enjoys with thanksgiving, the bounties of Heaven, it sends forth its sympathies to those less favored ; it pities the poor ; it contributes freely for the relief of human misery—never forgetting man's spiritual desolations—never forgetting the millions who know not God. While the elder members of the family seek out objects of charity, and concert such plans of doing good, as enlightened philanthropy suggests, the younger members are often made the almoners of mercy—are nurtured and trained to a heavenly benevolence.

On the other hand, contemplate this same family in its seasons of adversity ; for, alas, in this changing world, such seasons will come. It may be, that in the mysterious providence of God, distressing poverty has overtaken them ; or it may be, that some loved one, a husband or wife, a parent or child, a sister or brother, is laid on a bed of sickness, is called to endure excruciating sufferings—piercing to the heart of fond relatives :—still, in this house, there are alleviations such as the world knows not ; still, it is remembered, that God is the same kind and merciful Father, that he was when he smiled ; still the heart flows forth in prayer : and in return is heard that still small voice, "*It is I, be not afraid.*" O, how does religion tranquillize the spirit, and preserve a holy calm even under ills which would seem to admit no alleviation ! I see

tears in that afflicted family, but I see, too, the calmness and serenity of heaven. It may be, that some one there has just closed his eyes in death —no more to have part in any thing that is done under the sun. Tears there must be, for he was greatly beloved, and still his memory is precious : but O, how comforting to those who walked with him the same road to Zion, that *their loss is his unspeakable gain*. Now, indeed, the religion of the gospel is seen in all its reality, and all its importance, both to the living and the dead.

Lastly, Let us contemplate the religious family, in its final union in heaven.

In this imperfect state of being, it had its cares, its disappointments, its sorrows ; for, blest as it was with the favor of God, it dwelt in a vale of tears. Many were its separations ; many its anxieties. Death, as in every other family, cut off one and another, making breach upon breach, till finally, *all* were gone. But think not that this lovely circle, by whom God was worshipped in the beauty of holiness, are for ever lost to each other. Think not that the friendship begun on earth, and consecrated by religion, ever has an end. No, my hearers, our religion encourages loftier hopes. Its glorious Author himself has burst the bands of death, and thus given a pledge and assurance, that they who sleep in Jesus, shall awake in his likeness, and be received into those mansions which he has gone to prepare. There that pious family shall meet again, *to go no more out for ever*, but, with cherubim and seraphim, to enjoy unmixed happiness and triumphant glory. O, the nice happy family ! Yours was the wisdom to place your affections, not on the riches, or honors, or pleasures, which endure but for a moment, but on things eternal—on God—on holiness—on heaven. You made the *Gosn'* the basis of your union. You chose the despised LAMB, as your *Redeemer* and your *Lord* ; and He has fulfilled all his promises—has sustained you through every trial, and planted your feet on the Mount Zion above.

My friends, if there be any thing in the present condition or future destiny of such a family as I have described, which you are constrained to approve ; remember, that both are the result of that religion which is offered to you and to all. Remember, that what it has done for one family, it can do for another ; nay, that it is able to bless *every* house, and to bring every household into the same happy state. And are *you* desirous that your own family should be in possession of Christian privileges and hopes ?—are *you* desirous, that, when you shall see one and another of its members go down to death, you may have the assurance that their spirits are in glory above ?—are *you* desirous of meeting them all in that world, where friendship shall no more weep ?—and do *you* tremble at the thought, that, “when the Lord Jesus shall be revealed from heaven, with his mighty angels in flaming fire,” *you* may possibly

share in the dreadful doom denounced against "the families that call not on God's name?"—O, then, resolve now, "**AS FOR ME AND MY HOUSE WE WILL SERVE THE LORD.**" Let your prayer henceforth go up as the morning and the evening incense before Him. Let his word be your constant guide. Seek not perishable riches or vain distinctions; but seek first *the kingdom of God and his righteousness*, and such blessings as God only can give, shall cheer your dwelling, and enrich you for ever.

"FATHER of all, thy care we bless,
Which crowns our families with peace;
From thee they spring, and by thy hand,
They have been, and are still sustain'd.

To God, most worthy to be prais'd,
Be our domestic altars rais'd;
Who, Lord of heav'n, scorns not to dwell
With saints, in their obscurest cell.

To thee may each united house,
Morning and night present its vows;
Our servants there, and rising race,
Be taught thy precepts and thy grace.

Oh, may each future age proclaim
The honors of thy glorious name;
While pleas'd and thankful, we remove
To join the family above."

SERMON LXVII.

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THE GUILT AND FOLLY AND PREVENTIVES OF BEING IN DEBT.

ROMANS, XIII. 8.—“*Owe no man any thing, but to love one another.*”

THE Bible gives directions concerning the life that now is, as well as that which is to come. The field of the gospel preacher, though limited by Scripture, is wide and extensive. The subjects mostly occupying his attention, because most important, are those immediately connected with the future well-being of the soul. Other topics, however, more secular in their nature, must be occasionally discussed. Whatever tends to ameliorate the condition of human life, to free the mind from oppressive care, to extend the range of its useful exercise, and enlarge its sphere of doing good, seems appropriate to the sanctuary. And God's word, surely, is not wanting in topics of this nature. It teaches us particularly, as to the regulation of human life, the wise improvement of time, and the suitable direction of all our endeavors. It inculcates diligence and industry, prudence and economy. It enjoins on us the duty of providing for our own, and warns against profligacy and extravagance. Among other precepts deemed worthy of divine inspiration, is the one just read:—“Owe no man any thing, but to love one another.”

This direction is built on the principle of equity, is calculated to prevent much evil, and is intimately connected with mental improvement, and spiritual peace.

I shall attempt,

- I. To illustrate the propriety of the direction in the text; and,
- II. Offer some considerations to secure a compliance with it.

The propriety of the direction will be seen, if we consider,

1. That to be in debt will expose us to defraud others of their just due. Numerous are the casualties of human life. We know not what a day or an hour may bring forth. Death may seize us unexpectedly, before we can cancel the claims which lie against us. Sickness may consume our substance; or a train of adverse circumstances may completely prostrate our worldly affairs; or the dread of bankruptcy may lead us to obtain, on trust, beyond all reasonable probability of ever making payment. In such cases, creditors are wronged. What they

were expecting in the arrangement of their business, or in making provision for their families, is withheld from them. A presumptuous venturing on their forbearance, and on our own hope of gain, has perhaps defrauded them of what was essential to a subsistence.

2. For an individual to be involved in debt is injurious, so far as his weight is felt, to the general interests of society. The condition of any society must ever accord with that of the individuals belonging to it. It will be prosperous or embarrassed, in proportion as they are flourishing or straitened. The individual, involved as to his private concerns, will of necessity be less attentive to public interests, and less liberal for their encouragement. He will feel himself unable to patronize objects, or support institutions, however indispensable to the respectability and welfare of the community. He may be tempted entirely to withdraw his support, from what is of vital consequence to the very existence of society.

This is not all. The common habit of plunging in debt, necessarily produces incessant changes in society. Individuals scarcely become domesticated in a place, ere they must leave it to make room for others. Churches are scarcely organized, ere they are separated. Congregations but just become acquainted with their pastors, ere strangers occupy their places.

3. To owe, exposes us to involve our families in trouble and suffering.

Comforts, collected for their subsistence, must be torn from them as the inevitable consequence of vexing and costly suits. What wives have, by industry, made, to clothe their household; what children need, to supply the calls of hunger, or defend them from the inclement season, or to furnish them with the means of useful instruction, is taken away from before their eyes. Often the very utensils of industry are seized, and thus the means of future acquisition precluded. Children, accustomed to mingle in the family circle, and bound together by a thousand domestic endearments, must scatter abroad, as opportunity may present, or occasion require. Husband and wife must be separated, and the limits of a prison-yard set bounds to their intimacy.

4. To involve ourselves in debt, is almost certain to subject us to great and expensive sacrifices.

Those sufferings, enumerated under the foregoing particular, may not, in every instance, be realized. Circumstances may not always combine to reduce the unfortunate debtor to distress, so complete and overwhelming. His substance may not be seized, his family may not be broken, himself may not be arrested. Yet still, to maintain his credit in some degree, and prevent the consequences to which his debts expose him, he must, unavoidably, be driven to perplexing straits. To meet payments according to promise, he must incur new debts by borrowing, and perhaps with the addition of use far beyond the lawful rate; or he must

dispose of his property at a hasty sale, and make large sacrifices in the conveyance. Besides, he must be racked with anxiety, and exhausted with fatigue ; must spend time, make journeys, incur expense, neglect his business, and sink deeper and deeper in the calamity of embarrassment. And often, alas ! does he rue the day, that he launched himself so readily in the precarious bark of credit.

5. To be in debt, is prejudicial to our improvement in useful knowledge. The mind, to make advances, needs to be quiet and undisturbed. Pecuniary embarrassments tend to ruffle it. In vain shall one, harassed with debt, attempt to compose himself for useful reading, or profitable reflection. His mind will be constantly devising expedients to extricate himself from difficulty, or poring, with melancholy forebodings, over his unpleasant situation. If he be in one of the learned professions, his usefulness must be stationary, if not retrograde. If he be a mechanic or agriculturist, he must content himself with what he already knows. Debt is an enemy to improvement in every situation. It neither allows the means of procuring instructive books, nor time to peruse them, if possessed. Wherever it lays its imperious claims, the mind must unavoidably be denied that regular exercise and aliment, which are essential to its growth.

6. To owe, is destructive of that love, which is binding upon us, one towards another. Love to each other is expressly enjoined in the text. It is particularly mentioned, as an exception to all other debts, from which the Apostle dissuades. Love to our fellow-beings is a debt which we owe them by the constitution and fitness of things ; they being partakers with us, of the same nature, the offspring of the same common Parent, the subjects of the same providential government, and probationers for the same eternity. Love to each other, is a debt which we also owe, by the appointment and express command of God. The same precept, which enjoins supreme love to the Creator, directs us to love our neighbor as ourselves.

But how great are the violations of this law, in consequence of debt and embarrassment ! The debtor, finding difficulty in meeting demands against him, at first dreads the sight of one he owes. This dread seldom fails to terminate in hatred, in consequence of measures pursued in a course of legal collection. Too frequently, after shunning and avoiding his creditor, and experiencing some vexation and perplexity, he gives free scope to his unfriendly feelings ; forgets the justice of the debt, in the unpleasantness of his situation ; reasons himself into a feeling of right to withhold payment, so far as he can ; and directs his attention rather to the means of avoiding claims, than of canceling them. Too often, through irritation, he will seem to study every thing rather than making payment.

On the other hand, the creditor, being foiled in his expectations, and put to trouble, becomes resentful. He loses his patience. He parts with fellow-feeling. What he claimed, at first, in justice, he now pursues in vengeance. He calls into exercise all the unfriendly passions; and indulges the most rigorous treatment that the law will suffer. Thus are friends often changed into implacable enemies; and those who were bound to love each other, are provoked to exercise a malignant and lasting hatred; and all for not observing the prudential precept of the text.

7. To owe, is unfavorable to those spiritual preparations which are necessary to the future welfare of the soul. The mind, in pursuit of heavenly things, needs to be composed, collected, and in a situation to wait upon God, without distraction. It should be able to command all its energies, in its endeavors after holiness. It requires to be in a condition to systematize its pursuits and devote its attention, free from secular interruption and disquietude. He, who is seeking after immortality and eternal life, should not be obliged to throw down his Bible, or suspend the duties of the family and closet, because of an unwelcome, but urgent call from a creditor. Reason, surely, will very readily decide, whether one, in constant apprehension for his personal safety, in constant fear of the officers of justice, is in a favorable condition to make his peace with Heaven, or enjoy spiritual privileges. In such a case, the soul must be neglected; duty omitted; and marauding care consume all the finer feelings of the heart.

8. To owe, is forbidding to that peaceful and undisturbed *death*, which is desirable. In the hour of dissolution, if ever, we need to be disengaged from all worldly trouble. It is then necessary to direct our undivided attention to those amazing scenes which are just opening to view. But, if in possession of our rational powers, must not the thought disquiet us, that others are about to be injured in their substance by our exit; that we are leaving for ever claims unadjusted, and demands unsatisfied; that our affairs are in such a state, as to involve our friends in endless difficulty, and subject them to great embarrassment, through our improvidence? Reflections of this kind, surely, if we are susceptible of feeling, must add peculiar poignancy to death, and cast a gloom over dying prospects.

9. To owe, is in direct opposition to the command of God. This is a consideration paramount to all others. We are bound to keep all God's commandments. And His will on the point before us, is made very explicit in the text. Says the holy apostle, by the authority of inspiration, "*Owe no man any thing, but to love one another.*" And, in the context, he says, "*Render unto all their dues; tribute to whom tribute; custom to whom custom.*" In saying this, he but responds the words of his Divine Master, respecting the tribute which was exacted by the eustom-

officers of Cæsar. "Render, therefore, to Cæsar the things which are Cæsar's, and unto God the things which are God's." It is noticeable, in this remarkable injunction of our Saviour, that rendering to Cæsar the things that are *his*, is inculcated with the same emphasis, as rendering to God the things which are due to *Him*. And in the Levitical institution, God expressly enjoined, "Thou shalt not defraud thy neighbor, neither rob him ; the wages of him that is hired, shall not abide with thee all night, until the morning." It is thus, evidently, the will of our Heavenly Father, that we should not plunge in debt, thereby disqualifying ourselves to deal justly by others. By His direction, we are not only "to love mercy and walk humbly;" but to "*do justly*." This we cannot do, while disregarding the injunction of the text. By needlessly resorting to credit, then, an express divine appointment is wickedly transgressed. Let this thought effectually deter us from the deed. Let it suffice, that *God has forbidden*.

The authority of God, surely, and the various other considerations which have been suggested, sufficiently evince the *propriety* of the direction in the text. I would now then,

II. Offer some considerations, to aid a strict compliance with the direction.

It is not supposed that our observations can apply to all particular cases ; that debts, in every instance, can be avoided. They sometimes come of necessity, in consequence of what may be styled the act of God, such as sickness, tempest, or fire. A person may be so impoverished by such casualties, as not to be able to subsist a day without incurring debt.

It ought also to be observed, that there is some distinction in *debts themselves*, with regard to their threatening nature, or injurious tendency. Those incurred in the purchase of real estate, or property which may again be disposed of, without sacrifice, are very different from such as arise from indulging luxury, or procuring perishable things.

What follows will respect, generally, a compliance with the command in the text, without regard to particular cases. And,

1. Remember that debts, however long forborne, or much accumulated, will one day be required. However easy may be the work of involving ourselves ; yet the labor and toil of extrication is before us. And although we may esteem the time of forbearance long, and our credit good ; yet such opinions do not annihilate claims, nor satisfy the wants of those we owe. More substantial proof of our ability will be demanded. These considerations ought ever to be in view, when we are tempted to incur debt.

2. Remember the worth of time. This precious grant was never made by the Creator, without an accompanying obligation, wisely to improve it. And, however vainly we may pass it away, its loss we shall

afterward most assuredly feel, to our shame and bitter regret. Every moment, idly and unprofitably spent, is at the expense, either of our mental improvement, or worldly substance. Whoever wishes to avoid embarrassment and want, must be economical of time. He must be in his calling, seasonably and steadily. The morning must witness his punctuality, and the day his regular and systematic attention. The man of business is not necessarily required, because of unfavorable weather, to relinquish all employment, and repair to some place of public resort, for company and cheer. His care may be profitably devoted to objects at home, which, in a season favorable to business abroad, might be neglected. And especially, if nothing else require his time, he may very usefully employ it in instructive reading. For knowledge is power, for every purpose. Let these considerations be regarded, then, by every one who would avoid chilling poverty, or vexing embarrassment.

3. Avoid luxury; especially in things of mere *appetite*. Writers of discernment have ever esteemed *this* the most ruinous species of luxury; because, in proportion as it is indulged, the bodily and mental faculties are enfeebled; and in direct proportion as property is expended, or debt incurred in this way, the ability diminishes for replacing it, or making payment. He, then, who would avoid embarrassment, should, above all things, avoid incurring debt in this manner. If he *must* owe, let him owe for things of vital importance; but let his name be written any where as debtor, rather than at the retailer's bar, or the confectioner's shop. Surely *Dr.* is an unpropitious mark in such a place; it is ominous of trouble, and final ruin.

4. Be scrupulous in limiting expenses to the measure of your income. Custom should not tempt us to extend our expenditures beyond our means. Multitudes, by so doing, have closed their worldly career in want and degradation. The vessel, surely, although large, if filled only by pints, must be very capacious, not to be exhausted in time by quarts. If your circumstances be but moderate, you cannot surely think to rival in splendor the really affluent. Far better, and more honorable, to be clad in a plain garb, than to shine in one which our resources cannot afford. What strange infatuation must a temporary splendor exhibit, when it is sure to be followed by poverty, degradation, and wretchedness!

5. Never despise honest labor. The idea that labor is servile and degrading, is palpably erroneous. It is, also, a very dangerous one to be entertained, under a government like ours, where the privileges of all are equal. We have no hereditary lordships to be entailed; no princely estates to be kept unimpaired, by the munificence of a crown. Property, if retained, must be kept by unremitting diligence and enterprise. And the individual who despises labor, the fundamental source of inde-

pendence, must ultimately fail. His means, without this resource, will diminish, and at length become exhausted. It is important then, that every one, hoping to spend his days in comfort, should cherish honorable ideas of labor; and however easy may be his circumstances, or elevated his station, that he should not feel himself above untiring industry. Labor is needful for fallen man. It is necessary for the health of his body, and the vigor of his intellect. It is, also, a salutary preventive of vice, and an efficacious corrective and preservative of morals. And were it more generally regarded in this light, towns, cities, villages, and especially prisons, would exhibit less frequently the sad results of false pride and indolence.

6. Avoid depending on speculation and artifice. These may succeed for a time, and open a door for the rapid accumulation of wealth. But while affluence is rearing itself on such foundations, an undermining process is usually going on. The art which has acquired for *one*, will become the art of *another*, who, in his turn, will circumvent and outreach the long successful adventurer; and the stream, so long flowing into his coffers, will become diverted in its course. Besides, such a life will lead, more or less, to evil company, and to habits unfriendly, both to mental peace and permanent prosperity. And almost certain it is, that the family arriving at opulence in this way, will soon experience a sad reverse.

7. Never neglect the duties and obligations of religion. Without the blessing of God, none can prosper; and without obedience to his commands, none can reasonably expect his blessing. Notwithstanding the attempts which are often made, to explain away the temporal benefits of religion, by showing that the ungodly prosper, while the praying believer lives in penury; yet it will hold good, as a general rule, that the way of religious duty and obedience is the way to worldly competence and lasting prosperity. It is religious duty which confirms us in a sense of justice and honesty, which guards us against temptation, which secures us from the approach of unfriendly habit, which dissuades us from pride, vanity, and extravagance, which teaches us the preciousness of time, encourages us in diligence and industry, and leads to a just estimate of all things. To train men to the regular and successful practice of the arts of civilization, no better method can be pursued, than to train them to a course of religious duty. Hence, this method is ever resorted to, in forming to usefulness and happiness the barbarous and uncivilized tribes of men. The path of religious duty is the only one on which the blessing of God permanently shines. Forsake this, and you will be forsaken. Neglect prayer, and you will be neglected. Disregard the holy Sabbath, and the public worship of God, and adversity awaits you. If not ruined by others, you will be your own destroyers.

8. Ever bear in mind, that *God* is opposed to the habit of contracting debt. This habit is not only wholly at variance with the economy of His providence ; but also, in direct repugnance, as we have seen, to His holy word. Remember, then, that the will of God is counteracted, that the precepts of the Bible are outraged, by suffering yourself to *owe*, beyond your means of seasonable and expected payment. Let this consideration, and the remembrance that *God seeth you*, prevent all extravagance, and waken you to industry. Remember, that in transgressing God's command, you can never enjoy his smile—your life cannot be peaceful, nor death serene, nor His judgment-seat be approached without shame and horror. Let a holy dread of His displeasure, then, affix to this sin such a turpitude of crime in your view, as shall for ever restrain you from incurring debt, or delaying an expected payment. Let the express injunction, “*Owe no man any thing,*” ever bear on your conscience with the authority of Almighty God. For God is serious in his injunctions ; and “*he that offends in one point, is guilty of all*”

Thus have I offered some reasons for the sacred injunction of the text, and some considerations for securing a strict compliance with it.

And now, is there not weight in these reasons and considerations ? and are they not enforced by the highest Authority ? Pause and reflect. Obey and prosper. Use the world as not abusing it. Prudently enjoy, or “freely give,” what your honest endeavor, with the blessing of Heaven, may procure. Seek not great wealth ; for “they that will be rich fall into temptation and a snare.” Make no display of more than your own resources can command. Render to all their dues. Especially, render unto God the things that are His, by having respect unto *all* His commands. So shall His countenance ever shine on your path ; the world shall be the better for your existence ; peace and hope shall smooth your dying pillow, and *durable riches* at God's right hand be your final reward. AMEN.